



The Maryland State Medical Society

News: For Immediate Release

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OPEN ENROLLMENT FOR HEALTHCARE BEGAN NOVEMBER 1, 2024

BALTIMORE, November 18, 2024 – MedChi, The Maryland State Medical Society, is reminding Marylanders that open enrollment on Maryland’s Insurance Marketplace began this month. This is the time of year that anybody can enroll in new coverage or make changes to their current plan without experiencing a qualifying life event.

Medicaid enrollment is year-round, and Medicaid-eligible Marylanders may start their coverage immediately. Marylanders who are enrolled in Medicaid must renew their Medicaid coverage once a year through the Maryland Health Connection. For those who want to enroll in a Medicare plan, or make changes to existing Medicare coverage, Open Enrollment continues through December 7. For additional Medicare plan information call 1-800-MEDICARE or visit www.medicare.gov. Individuals do not need to renew their coverage if they are satisfied with their current plans and those plans are still offered through Medicare.

It is important to make sure you get the best health care plan for you and your family. When reviewing potential health plans, research your health care plan options. MedChi recommends you consider the following five questions:

1. Are your family’s physicians in-network or will you be faced with unnecessarily expensive medical bills? In-network providers will save you from these additional costs.
2. Are your family’s prescription medications on the list of plan-approved drugs? Picking a plan that doesn’t cover your regular medications will increase your health care costs.
3. What is your plan’s prior authorization and step therapy policies? Prior authorization requires physicians to obtain the carrier’s approval before the carrier will pay for certain medications or treatment. Step therapy policies require physicians to prescribe cheaper alternatives before the insurer will cover the preferred treatment.
4. What is the full cost of each plan (co-pays, deductibles, and out-of-pocket expenses)?
5. Do you know your rights and responsibilities under each plan? Reading the plan materials thoroughly will hopefully prevent unexpected costs.

Gene Ransom, CEO of MedChi, stresses the importance of getting the best health care plan for you and your family. “We encourage Marylanders to review their plans every year instead of renewing their current insurance without first looking at all the options. Plan details and prices change from year to year, so a different option might be better for you in 2025.”

If you have any questions about Open Enrollment, call MedChi at 1-800-492-1056. This is the time to make choices about your health insurance, if you know someone who doesn’t have insurance encourage them to look at the Maryland Exchange or Maryland Health Connection to see what is available.

About MedChi

MedChi, The Maryland State Medical Society, is a non-profit membership association of Maryland physicians. Formed in 1799, it is still the largest physician organization in Maryland today. The mission of MedChi is to serve as Maryland's foremost advocate and resource for physicians, their patients, and the public health of Maryland. For more information, please visit www.medchi.org.